

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

JOAN CHARLES, Plaintiff, v. OCWEN FEDERAL BANK FSB, OCWEN FINANCIAL CORPORATION, MASSACHUSETTS PROPERTY INSURANCE UNDERWRITERS ASSOCIATION, and ONE CALL INSURANCE AGENCY, INCORPORATED, Defendants.	CIVIL ACTION NO. 04-11625-RWZ
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**THE DEFENDANTS OCWEN LOAN SERVICING, LLC AS SUCCESSOR-IN-
INTEREST TO OCWEN FEDERAL BANK, FSB AND OCWEN FINANCIAL
CORPORATION'S MOTION FOR RECONSIDERATION OF THE COURT'S
ORDER ON THE PLAINTIFF'S MOTION FOR PARTIAL SUMMARY
JUDGMENT**

The defendants, Ocwen Loan Servicing, LLC as successor-in-interest to Ocwen Federal Bank, FSB and Ocwen Financial Corporation (collectively, "Ocwen") respectfully moves this Honorable Court for Reconsideration of the Court's Order on the Plaintiff's Motion for Partial Summary Judgment. This Motion is provided pursuant to discussions with the Court at the pretrial conference on April 25, 2007. As grounds for this Motion, Ocwen submits the attached memorandum in support thereof, and states that the only reasonable interpretation of 12 U.S.C. §2605 dictates that in order to be in violation of the above section, a lender must be on notice of an insurance premium payment before it comes due.

WHEREFORE, Ocwen respectfully requests this Honorable Court to enter an Order modifying its Order of March 26, 2007 and thereby denying the Plaintiff's Motion for Partial Summary Judgment.

Respectfully submitted by,

**DEFENDANTS OCWEN LOAN SERVICING,
LLC AS SUCCESSOR-IN-INTEREST TO
OCWEN FEDERAL BANK FSB AND OCWEN
FINANCIAL CORPORATION**

By their attorneys,

/s/ Christopher J. DeCosta
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Christopher J. DeCosta, Esq. – BBO #657527
Michienzie & Sawin LLC
745 Boylston Street, 5th Floor
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Dated: May 22, 2007

CERTIFICATION PURSUANT TO L.R. 7.1

I hereby certify that although I have not conferred with opposing counsel regarding this Motion to Reconsider, I have conferred with counsel previously regarding the issues in the motions for summary judgment. As this motion is provided based on the representations by the Court at the most recent pretrial conference that it would be accepted by the Court, an additional conference with counsel regarding the content of this motion would be largely moot and futile.

/s/ Christopher J. DeCosta
Christopher J. DeCosta

CERTIFICATE OF SERVICE

I, Christopher J. DeCosta, hereby certify that a true copy of the above document was served upon the attorney of record for each other party by U.S. mail, first class, postage pre-paid or ECF on May 22, 2007.

/s/ Christopher DeCosta
Christopher J. DeCosta